GOVERNMENT OF INDIA
HEALTH AND FAMILY WELFARE
LOK SABHA

UNSTARRED QUESTION NO:666
ANSWERED ON:22.10.2008
HEALTH INSURANCE SCHEME UNDER NRHM
Singh Shri Ganesh

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) Whether the Union Government has started a countrywide health insurance scheme under National Rural Health Mission [NRHM];

(b) If so, the details thereof and the present status of the said scheme; and

(c) The number of poor families likely to be benefited under this scheme?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH & FAMILY WELFARE(SMT. PANABAKA LAKSHMI)

(a) to (c) Ministry of Health and Family Welfare under the National Rural Health Mission [NRHM] has prepared a framework for introducing health insurance scheme. The States have been requested to prepare need based, community oriented, innovative and flexible insurance policies for implementation on pilot basis.

Under NRHM, Ministry of Health and Family Welfare subsidizes the cost of the annual premium up to 75%, subject to a maximum of Rs.300/- per BPL Family.

Pilot project for implementation of Critical Illness Health Insurance Scheme from Andhra Pradesh for Anantapur, Mahboobnagar and Srikakulam Districts was received with request for providing funds to the tune of Rs.46.20 Crores. An amount of Rs.10 Crores was agreed as the scheme was not on the lines of NRHM framework, as share of Union Government during the year 2007-08. Government of Andhra Pradesh implemented the Aarogyasri Community Health Insurance Scheme in five more districts of Chittoor, East Goadavari, West Godavari, Nalgonda and Ranga Reddy in Second Phase from 5th December 2007. Proposal for extension of the Scheme to 15 more districts during the year 2008-09 in three phases has been received from the State Government. The State Government has sought for Rs.10 Crores in the Programme Implementation Plan under NRHM for the Health Insurance Scheme during the year 2008-09 and the same has been approved by the Ministry. A total of 73.50 Lakh BPL Population is covered under the Health Insurance Scheme in the State of Andhra Pradesh.

Pilot project received from State Government of Rajasthan is in respect of Sriganganagar, Udaipur, Chittorgarh, Dungarpur and Banswara districts of Rajasthan. The proposal has been considered in the Ministry and the approval for the same with some suggestions/modifications has been conveyed to State Government on 8th December 2007. An amount of Rs.23.64 Crores [75% of total premium] against the total premium of Rs.37.82 Crores has been approved to the State Government, under the NRHM Flexipool for the year 2007-08. These funds under NRHM flexi-pool with the state during the year 2007-08 had to be utilized for the remaining period of that year.

The above proposals were approved with the condition that number of BPL families should be as per the guidelines of Planning Commission, Government of India. The State Government to ensure that the amount received by the Government Health facilities from respective insurance agencies may be used for up-gradation as well as towards meeting recurring expenditures of the Health facilities. States has been suggested to extend maternity benefits under the scheme as well as to integrate benefits of Janani Suraksha Yojana with the Scheme.

The process of expanding the pilot project to six more districts namely Pratapgarh, Jaisalmer, Baran, Dholpur, Sirohi and Bhilwara during the year 2008-09 has already been started by the State Government. During 2008-09, the state has made provisions for risk pooling in their PIP for 2008-09 to the tune of Rs. 39.29 Crores and has been approved for the 11 districts (5 earlier and 6 new) under NRHM.

It will be too early to assess the achievements of the Scheme. However, a total of 378066 patients were screened and 37558 cases referred for treatment in the State of Andhra Pradesh. While in the State of Rajasthan, 24452 BPL patients were given treatment under the scheme from 9th December 2007 to August 2008.

With the launch of Rashtriya Swasthya Bima Yojana of Ministry of Labour, health insurance coverage for BPL unorganized sector workers and their families have been provided as per its expansion plan.